

In re:  
David Washington  
David Washington  
Debtors

Case No. 18-18181-elf  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: Lisa  
Form ID: 309A

Page 1 of 2  
Total Noticed: 23

Date Rcvd: Dec 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2018.

db +David Washington, 6327 Cottage Street, Philadelphia, PA 19135-3220  
db +David Washington, MAILING ADDRESS, PO Box 17622, Philadelphia, PA 19135-0622  
14245040 +Jn Portfolio Debt Equities, LLC, Attn: Bankruptcy, 5757 Phantom Dr. Ste 225, Hazelwood, MO 63042-2429  
14245041 McGivney, Kluger & Cook PC, 1650 Cottage Street, Philadelphia, PA 19135  
14245042 +Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433  
14245044 Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440  
14245045 +Trumark Financial Credit Union, Attn: Bankruptcy, 335 Commerce Dr, Fort Washington, PA 19034-2712

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: brad@sadeklaw.com Dec 14 2018 03:10:48 BRAD J. SADEK, Sadek and Cooper,  
1315 Walnut Street, Suite 502, Philadelphia, PA 19107  
tr +EDI: FGARYFSEITZ.COM Dec 14 2018 07:43:00 GARY F. SEITZ,  
Gellert Scali Busenkell & Brown LLC, 8 Penn Center, 1628 John F. Kennedy Blvd,  
Suite 1901, Philadelphia, PA 19103-2113  
smg E-mail/Text: megan.harper@phila.gov Dec 14 2018 03:12:42 City of Philadelphia,  
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
Philadelphia, PA 19102-1595  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 14 2018 03:11:45  
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 14 2018 03:12:17 U.S. Attorney Office,  
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Dec 14 2018 03:11:53 United States Trustee,  
Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
14245031 +EDI: AMEREXPR.COM Dec 14 2018 07:48:00 Amex, Correspondence/Bankruptcy, Po Box 981540,  
El Paso, TX 79998-1540  
14245032 EDI: BANKAMER.COM Dec 14 2018 07:49:00 Bank Of America, Attn: Bankruptcy, Po Box 982238,  
El Paso, TX 79998  
14245033 +EDI: TSYS2.COM Dec 14 2018 07:48:00 Barclays Bank Delaware, Attn: Correspondence,  
Po Box 8801, Wilmington, DE 19899-8801  
14245034 +EDI: CAPITALONE.COM Dec 14 2018 07:48:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
Salt Lake City, UT 84130-0285  
14245035 +EDI: CHASE.COM Dec 14 2018 07:48:00 Chase Card Services, Correspondence Dept,  
Po Box 15298, Wilmington, DE 19850-5298  
14245036 +EDI: CITICORP.COM Dec 14 2018 07:48:00 Citibank/Sears, Attn: Bankruptcy, Po Box 6275,  
Sioux Falls, SD 57117-6275  
14245037 +EDI: DISCOVER.COM Dec 14 2018 07:48:00 Discover Financial, Po Box 3025,  
New Albany, OH 43054-3025  
14245038 +EDI: DISCOVERPL Dec 14 2018 07:43:00 Discover Personal Loan, Attn: Bankruptcy,  
Po Box 30954, Salt Lake City, UT 84130-0954  
14245039 +E-mail/Text: ELDABBASM@FREEDOMCU.ORG Dec 14 2018 03:11:02 Freedom Credit Union,  
Attn: Bankruptcy Dept., 626 Jacksonville Road, Suite 250, Warminster, PA 18974-4862  
14245043 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Dec 14 2018 03:14:18 Regional Acceptance Co,  
Attn: Bankruptcy, 1424 E Firetower Rd, Greenville, NC 27858-4105

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2018

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: Lisa  
Form ID: 309A

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Total Noticed: 23

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2018 at the address(es) listed below:

BRAD J. SADEK on behalf of Debtor David Washington brad@sadeklaw.com, bradsadek@gmail.com  
GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1	First Name <b>David Washington</b>	Social Security number or ITIN <b>xxx-xx-6801</b>
	Middle Name	
	Last Name	
Debtor 2	First Name <b>David Washington</b>	EIN <b>---</b>
(Spouse, if filing)	Middle Name	Social Security number or ITIN <b>xxx-xx-6801</b>
	Last Name	EIN <b>---</b>
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>		Date case filed for chapter <b>7 12/12/18</b>
Case number: <b>18-18181-elf</b>		

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
1. Debtor's full name	David Washington	David Washington
2. All other names used in the last 8 years		
3. Address	6327 Cottage Street Philadelphia, PA 19135	MAILING ADDRESS PO Box 17622 Philadelphia, PA 19135
4. Debtor's attorney	BRAD J. SADEK Sadek and Cooper 1315 Walnut Street Suite 502 Philadelphia, PA 19107	Contact phone 215-545-0008 Email: brad@sadeklaw.com
5. Bankruptcy trustee	GARY F. SEITZ Gellert Scali Busenkell & Brown LLC 8 Penn Center 1628 John F. Kennedy Blvd Suite 1901 Philadelphia, PA 19103	Contact phone 215-238-0011 Email: gseitz@gsbblaw.com

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>	900 Market Street Suite 400 Philadelphia, PA 19107  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M Reading Office -- 8:00 A.M. to 4:30 P.M.  Contact phone (215)408-2800  Date: 12/13/18
<b>7. Meeting of creditors</b>	<b>January 17, 2019 at 10:00 AM</b>	Location:  <b>Office of the U.S. Trustee, Meeting Room, Suite 501, 833 Chestnut Street, Philadelphia, PA 19107</b>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	<b>Filing deadline: 3/18/19</b>
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	